

<i>SERFF Tracking Number:</i>	<i>BRTN-125953277</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Brotherhood Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>#? \$0</i>
<i>Company Tracking Number:</i>	<i>AR P FC 2008 03</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>BN-12V Notice Regarding Building Valuation</i>		
<i>Project Name/Number:</i>	<i>BN-12V Notice Regarding Building Valuation/AR P FC 2008 03</i>		

Filing at a Glance

Company: Brotherhood Mutual Insurance Company

Product Name: BN-12V Notice Regarding Building Valuation SERFF Tr Num: BRTN-125953277 State: Arkansas

TOI: 01.0 Property

SERFF Status: Closed

State Tr Num: #? \$0

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Co Tr Num: AR P FC 2008 03

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi,
Llyweyia Rawlins

Authors: Linda Emenhiser, Karen Miller

Disposition Date: 12/18/2008

Date Submitted: 12/18/2008

Disposition Status: Accepted For Informational Purposes

Effective Date Requested (New): 03/01/2009

Effective Date (New): 03/01/2009

Effective Date Requested (Renewal): 03/01/2009

Effective Date (Renewal):
03/01/2009

State Filing Description:

General Information

Project Name: BN-12V Notice Regarding Building Valuation

Status of Filing in Domicile:

Project Number: AR P FC 2008 03

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 12/18/2008

State Status Changed: 12/18/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

As discussed in our December 18, 2009 telephone conversation with Llyweyia Rawlins, we are submitting this policholder notice as an INFORMATIONAL FILING. The filing will apply to new and renewal policies which have effective dates of March 1, 2009, and after.

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Company Tracking Number: AR P FC 2008 03
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: BN-12V Notice Regarding Building Valuation
Project Name/Number: BN-12V Notice Regarding Building Valuation/AR P FC 2008 03

Policyholder notice BN-12V – Notice Regarding Building Valuation provides information on setting appropriate building limits, the purpose of building limits, building value estimates, and action required if there is a significant discrepancy between the amount of insured requested and the building value estimate. Please note that this notice provides no coverage, and does not alter the terms or conditions of the policy.

Based on our telephone conversation, we are bypassing the Uniform Transmittal Document and the filing fee is not required.

Company and Contact

Filing Contact Information

Linda Emenhiser, Sr. Rate & Filing Coordinator lemenhiser@brotherhoodmutual.com
P. O. Box 2227 (260) 482-8668 [Phone]
Fort Wayne, IN 46801 (260) 483-7525[FAX]

Filing Company Information

Brotherhood Mutual Insurance Company	CoCode: 13528	State of Domicile: Indiana
PO Box 2227	Group Code: -99	Company Type:
6400 Brotherhood Way		
Fort Wayne, IN 46801-2227	Group Name:	State ID Number:
(260) 482-8668 ext. 9972[Phone]	FEIN Number: 35-0198580	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Brotherhood Mutual Insurance Company	\$0.00	12/18/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Llyweyia Rawlins Informational Purposes		12/18/2008	12/18/2008

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Disposition

Disposition Date: 12/18/2008

Effective Date (New): 03/01/2009

Effective Date (Renewal): 03/01/2009

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: BRTH-125953277 State: Arkansas

Filing Company: Brotherhood Mutual Insurance Company State Tracking Number: #? \$0

Company Tracking Number: AR P FC 2008 03

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: BN-12V Notice Regarding Building Valuation

Project Name/Number: BN-12V Notice Regarding Building Valuation/AR P FC 2008 03

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Accepted for Informational Purposes	Yes
Form	Notice Regarding Building Valuation	Accepted for Informational Purposes	Yes

SERFF Tracking Number: BRTH-125953277 State: Arkansas

Filing Company: Brotherhood Mutual Insurance Company State Tracking Number: #? \$0

Company Tracking Number: AR P FC 2008 03

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: BN-12V Notice Regarding Building Valuation

Project Name/Number: BN-12V Notice Regarding Building Valuation/AR P FC 2008 03

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type	Action	Action Specific Data	Readability	Attachment
Accepted for Information al Purposes	Notice Regarding Building Valuation	BN-12V	(1.0)	Other	New			BN-12V- 1-0.pdf

Notice Regarding Building Valuation

If a Building Value Estimate is prepared by us, the following applies:

Setting Appropriate Building Limits-

It is important that you give careful consideration to setting appropriate building values. In the event of a significant covered loss involving a building that is insured under this policy, we will repair or replace the building under the terms of the policy. We pay the lesser of the cost to repair the building or the limit of insurance that has been set on the building*. Accordingly, if it costs less to repair a building than the limit of coverage that has been set on the building, we will pay no more than the cost of repair*. If the cost to repair a building exceeds the limit of coverage that has been set on the building, however, we will pay no more than the limit of coverage that was set. For this reason, the limit that you select when insuring your buildings under this policy is an important component of your overall property coverage.

Purpose of Building Estimates-

When coverage is requested on a building or buildings that you wish to insure, Brotherhood Mutual will generally use an internal process to estimate the value of such building or buildings (Building Value Estimate) based on the information about the building that is submitted to us. This estimation process is applied to buildings so that the company can better compare the insurance value that you have requested against an objective measure of the building value. This estimation process is based upon industry-accepted methods for determining building values. As long as the amount of coverage that you've requested on a building appears to be reasonable, our company will insure the building for the amount you've requested*.

Building Value Estimates are Estimates Only-

It is important to note that any Building Value Estimate that is generated by our company is done only so that our company can assess the reasonableness of requested building values. Our Building Value Estimate is in no way intended as a formal building valuation or building appraisal. No one should rely on our company's Building Valuation Estimate as a statement of the actual cost that it will take to replace a building in the event of a total loss. Although we use a well-designed (industry accepted) estimating system, many factors contribute to the cost of building replacement following a loss, and the company's internal process to estimate the value of buildings is not designed to capture all such factors. To accurately set the limit of insurance that you request on your building or buildings, it is recommended that you consider conducting your own independent appraisal of the buildings that you intend to insure, as the responsibility for selection of a sufficient limit of insurance on a building rests principally with you*.

Effect of Significant Variances-

If there's a significant discrepancy between the amount of insurance you've requested and the Building Value Estimate, we may request or require that the building be insured for an amount that differs from the building value that you've requested for the building*. In

***NOTE-** Policyholders will be more restricted in setting building limits in "Valued Policy States" than in other states. (Valued Policy states are those that require insurers to pay the limit of property insurance when designated total loss events occur, regardless of the actual cost to replace the building).

this situation, if you feel that the amount of insurance on any building is improper, you must promptly notify us of this fact, and submit a professional building appraisal in support of the value for which you'd like to insure the building.

Mid-Term Value Adjustments-

After you have made an initial building value selection when the policy is first issued or when a building is added to the policy, changes in value can occur during the policy period under certain circumstances. If you notify us of changes in the building during the policy period, or if you have purchased inflation protection coverage, or if you or your agent request annual value adjustments, then the value of the buildings on the policy will be adjusted accordingly. These changes in value will be reflected on the property declarations page of the policy and will be effective as indicated on the applicable policy declaration page or change schedule. If you feel that a building value has been incorrectly adjusted, you should promptly notify us so that we can work with you to set an appropriate value.

Important Disclaimer-

In light of the foregoing, the following disclaimer applies to all Building Value Estimates that are generated by our company (this appears on company-generated Building Estimate reports):

This property evaluation has been prepared solely for the benefit and use of Brotherhood Mutual Insurance Company based on physical information that has been provided to the company by others. No warranty of any kind is provided as to the accuracy of the information or results contained in the above evaluation, and the actual cost to repair or replace the property being evaluated may differ substantially from the evaluation results due to a variety of factors. This analysis should be construed neither as an appraisal of the property nor as a statement of the market value of the property. Setting an insurance limit based on the above value estimate will in no way guarantee that the structure will be fully insured in the event of a covered loss. To accurately determine the value of property, a competent independent property appraiser should be retained to provide an appraisal. This evaluation represents a work product of Brotherhood Mutual Insurance Company, and it should not be conveyed to others without the prior consent of Brotherhood Mutual.

Please read your policy carefully

Your Brotherhood Mutual agent will be pleased to address any questions you may have concerning your policy or premium billings.

This Notice form provides no coverage of any kind, and nothing in this form will waive, alter, vary or extend any of the terms of this policy or any coverage provided by the policy.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

	Review Status:
Bypassed -Name: Uniform Transmittal Document-Property & Casualty	Accepted for Informational 12/18/2008 Purposes
Bypass Reason: We are submitting an informational filing. Per our conversation with Ms. Rawlins, we are bypassing this requirement.	
Comments:	